

Fill in this information to identify the case:

Debtor 1 Patrick Banning

Debtor 2  
(Spouse, if filing) \_\_\_\_\_

United States Bankruptcy Court for the : Eastern District of Pennsylvania  
(State)

Case number 19-10450-elf

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: US Bank Trust National Association, Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust Court claim no. (if known): 12

Last four digits of any number you use to identify the debtors' account: XXXXXX6552

Date of payment change:  
Must be at least 21 days after date of this notice 4/1/2023

New total payment:  
Principal, interest, and escrow, if any \$1,134.09

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtors' escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 328.20

New escrow payment : \$ 340.28

Part 2: Mortgage Payment Adjustment

2. Will the debtors' principal and interest payment change based on an adjustment to the interest rate in the debtors' variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: %

New interest rate: %

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

Part 3: Other Payment Change

3. Will there be a change in the debtors' mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1

**Patrick Banning**

First Name Middle Name Last Name

Case number (if known) 19-10450-elf

**Part 4:**

**Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent

**I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.**

X /s/Kinnera Bhoopal Date 03/03/2023  
Signature

Print: Kinnera Bhoopal Title Authorized Agent for Creditor  
First Name Middle Name Last Name

Company McCalla Raymer Leibert Pierce, LLC

Address 1544 Old Alabama Road  
Number Street  
Roswell GA 30076  
City State ZIP Code

Contact phone (312) 348-9088 X5172 Email Kinnera.Bhoopal@mccalla.com

In Re:  
Patrick Banning

Bankruptcy Case No.: 19-10450-elf  
Chapter: 13  
Judge: Eric L. Frank

CERTIFICATE OF SERVICE

I, Kinnera Bhoopal, of McCalla Raymer Leibert Pierce, LLC, 1544 Old Alabama Road, Roswell, GA 30076, certify:

That I am, and at all times hereinafter mentioned, was more than 18 years of age;

That on the date below, I caused to be served a copy of the within NOTICE OF MORTGAGE PAYMENT CHANGE filed in this bankruptcy matter on the following parties at the addresses shown, by regular United States Mail, with proper postage affixed, unless another manner of service is expressly indicated:

Patrick Banning  
125 Mifflin Street  
Philadelphia, PA 19148

BRAD J. SADEK  
Sadek and Cooper  
1500 JFK Boulevard, Suite 220  
Philadelphia, PA 19102

*(served via ECF Notification)*

Kenneth E. West, Trustee  
Office of the Chapter 13 Standing Trustee  
1234 Market Street - Suite 1813  
Philadelphia, PA 19107

*(served via ECF Notification)*

United States Trustee  
Office of the US Trustee  
Robert N.C Nix Federal Building, Suite 320  
Philadelphia, PA 19107

*(served via ECF Notification)*

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Executed on: 03/09/2023 By: /s/Kinnera Bhoopal  
(date) Kinnera Bhoopal  
Authorized Agent for Creditor



Shellpoint Mortgage Servicing  
 Servicing  
 PO Box 10826  
 Greenville, SC 29603 0826  
 For Inquiries: (800) 365-7107

Analysis Date: February 06, 2023

PATRICK BANNING  
 125 MIFFLIN STREET  
 PHILADELPHIA PA 19148

Loan: [REDACTED]  
 Property Address:  
 125 MIFFLIN STREET  
 PHILADELPHIA, PA 19148

### Annual Escrow Account Disclosure Statement - Account History

THIS NOTICE IS BEING PROVIDED PURSUANT TO THE REAL ESTATE SETTLEMENT PROCEDURES ACT AND REGULATION X TO THE EXTENT THE LOAN DESCRIBED BELOW IS INCLUDED IN AN ACTIVE BANKRUPTCY CASE OR IS SUBJECT TO A BANKRUPTCY DISCHARGE, THIS NOTICE IS BEING PROVIDED FOR INFORMATIONAL PURPOSES ONLY AND IS NOT A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT THE DEBT FROM YOU PERSONALLY

The following is an overview of your escrow account with Shellpoint Mortgage Servicing. It contains the history of escrow payments made on your behalf in the prior year, and a snapshot of the anticipated disbursements for the coming year. Any potential adjustments due to increases or decreases with your escrow items may affect your monthly escrow payment. If your escrow payment increases, your monthly payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information	Contractual	Effective Apr 01, 2023	Prior Esc Pmt	April 01, 2022	Escrow Balance Calculation
P & I Pmt:	\$793.81	\$793.81	P & I Pmt:	\$793.81	Due Date: January 01, 2023
Escrow Pmt:	\$328.20	\$340.28	Escrow Pmt:	\$328.20	Escrow Balance: \$7,606.58
Other Funds Pmt:	\$0.00	\$0.00	Other Funds Pmt:	\$0.00	Anticipated Pmts to Escrow: \$984.60
Asst. Pmt (-):	\$0.00	\$0.00	Asst. Pmt (-):	\$0.00	Anticipated Pmts from Escrow (-): \$1,713.36
Reserve Acct Pmt:	\$0.00	\$0.00	Resrv Acct Pmt:	\$0.00	
Total Payment	\$1,122.01	\$1,134.09	Total Payment	\$1,122.01	Anticipated Escrow Balance: \$6,877.82

Shortage/Overage Information	Effective Apr 01, 2023
Upcoming Total Annual Bills	\$4,083.36
Required Cushion	\$680.56
Required Starting Balance	\$680.56
Escrow Shortage	\$0.00

**Cushion Calculation:** Because Shellpoint Mortgage Servicing does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of \$680.56. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Your lowest monthly balance should not be below \$680.56 or 1/6 of the anticipated payment from the account.

**\*\* Since you are in an active bankruptcy, your new payment shown above is the post-petition payment amount.**

This is a statement of actual activity in your escrow account from Apr 2022 to Mar 2023. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Date	Payments to Escrow Anticipated	Actual	Payments From Escrow Anticipated	Actual	Description	Escrow Balance Required	Actual
					Starting Balance	656.35	2,801.94
Apr 2022	328.20				*	984.55	2,801.94
May 2022	328.20	708.86			*	1,312.75	3,510.80
Jun 2022	328.20	708.86			*	1,640.95	4,219.66
Jul 2022	328.20	2,126.58			*	1,969.15	6,346.24
Jul 2022				6,559.00	* Escrow Only Payment	1,969.15	(212.76)
Aug 2022	328.20	(1,470.18)			*	2,297.35	(1,682.94)
Aug 2022		263.91			* Escrow Only Payment	2,297.35	(1,419.03)
Sep 2022	328.20	328.20				2,625.55	(1,090.83)
Oct 2022	328.20	328.20				2,953.75	(762.63)
Nov 2022	328.20	328.20				3,281.95	(434.43)
Nov 2022				2,370.00	* Hazard	3,281.95	(2,804.43)
Dec 2022	328.20	328.20	2,225.00		* Hazard	1,385.15	(2,476.23)
Jan 2023	328.20	328.20				1,713.35	(2,148.03)
Feb 2023	328.20				*	2,041.55	(2,148.03)
Mar 2023	328.20		1,713.36		* City Tax	656.39	(2,148.03)
					Anticipated Transactions	656.39	(2,148.03)
Mar 2023		984.60 P		1,713.36	City Tax		(2,876.79)
	\$3,938.40	\$4,963.63	\$3,938.36	\$10,642.36			

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

Analysis Date: February 06, 2023  
Loan: [REDACTED]

### Annual Escrow Account Disclosure Statement - Projections for Coming Year

**THIS NOTICE IS BEING PROVIDED PURSUANT TO THE REAL ESTATE SETTLEMENT PROCEDURES ACT AND REGULATION X TO THE EXTENT THE LOAN DESCRIBED BELOW IS INCLUDED IN AN ACTIVE BANKRUPTCY CASE OR IS SUBJECT TO A BANKRUPTCY DISCHARGE, THIS NOTICE IS BEING PROVIDED FOR INFORMATIONAL PURPOSES ONLY AND IS NOT A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT THE DEBT FROM YOU PERSONALLY**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account. Your unpaid pre-petition escrow Amount is \$7,965.36. This amount has been removed from the projected starting balance.

Original Pre-Petition Amount \$7,965.36, Paid Pre-Petition Amount \$0.00, Remaining Pre-Petition Amount \$7,965.36.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	6,877.82	680.56
Apr 2023	340.28			7,218.10	1,020.84
May 2023	340.28			7,558.38	1,361.12
Jun 2023	340.28			7,898.66	1,701.40
Jul 2023	340.28			8,238.94	2,041.68
Aug 2023	340.28			8,579.22	2,381.96
Sep 2023	340.28			8,919.50	2,722.24
Oct 2023	340.28			9,259.78	3,062.52
Nov 2023	340.28			9,600.06	3,402.80
Dec 2023	340.28	2,370.00	Hazard	7,570.34	1,373.08
Jan 2024	340.28			7,910.62	1,713.36
Feb 2024	340.28			8,250.90	2,053.64
Mar 2024	340.28	1,713.36	City Tax	6,877.82	680.56
	\$4,083.36	\$4,083.36			

**G – Pending Disbursements prior to the bankruptcy filing date. Pre-petition disbursements.**

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year)

Your ending balance from the last month of the account history (escrow balance anticipated) is 6,877.82. Your starting balance (escrow balance required) according to this analysis should be \$680.56.

We anticipate the total of your coming year bills to be 4,083.36. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

#### New Escrow Payment Calculation

Unadjusted Escrow Payment	\$340.28
Surplus Reduction:	\$0.00
Shortage Installment:	\$0.00
Rounding Adjustment Amount:	\$0.00
Escrow Payment:	\$340.28

If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt please be advised that this notice is to advise you of the status of your mortgage loan. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code. However, it may be a notice of possible enforcement of the lien against collateral property, which has not been discharged in your bankruptcy.

#### Notice of Error or Information Request Address

You have certain rights under Federal law related to resolving errors in the servicing of your loan and requesting information about your loan. If you want to request information about your loan or if you believe an error has occurred in the servicing of your loan and would like to submit an Error Resolution or Information Request, please write to us at the following address:

Shellpoint Mortgage Servicing  
PO Box 10826  
Greenville, SC 29603 0826

